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**UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF NEW JERSEY**

CERTAIN UNDERWRITERS AT LLOYD'S, LONDON,)	
)	
)	
Plaintiffs,)	
)	
v.)	Docket No. 10-CV-343 (JLL/CCC)
)	
MICHAEL J. McGRATH, JR.,)	
JOHN KUSKIN, U.S. MORTGAGE)	
CORPORATION and CU NATIONAL)	
MORTGAGE, LLC.,)	
)	
Defendants.)	
)	

JUDGMENT

This matter coming to the Court upon application of Plaintiffs, Certain Underwriters at Lloyd's, London ("Underwriters"), for the entry of final judgment by default in favor of Underwriters and against Michael J. McGrath, Jr. and John Kuskin in the above-captioned case; and it appearing to the Court that default against Michael J. McGrath, Jr. and John Kuskin was previously entered; and the Court having considered the papers submitted in support of Underwriters application (and in opposition thereto, if any) and for good cause appearing:

IT IS on this 23 day of December 2011, HEREBY ORDERED, ADJUDGED
AND DECREED THAT:

1. Judgment is hereby entered against Michael J. McGrath, Jr. and John Kuskin and in favor of Underwriters on Count I (Rescission of Policy and Bond) of Underwriters' First Amended Complaint.

2. The Mortgage Bankers and Mortgage Brokers Professional Liability Policy No. MB59842 ("Policy") is hereby declared to be void, *ab initio*.

3. The Mortgage Brokers Fidelity Bond No. MB59843 ("Bond") is hereby declared to be void, *ab initio*.

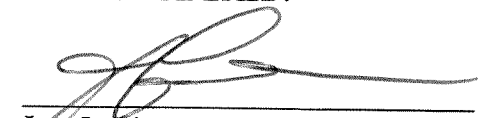
4. Michael J. McGrath, Jr. and John Kuskin have no rights, interests or claims, known or unknown, in the Policy or the Bond.

5. Underwriters have no duty to defend, indemnify or reimburse Michael J. McGrath, Jr. and John Kuskin under the Policy and/or Bond for any claims of any nature presented under the Policy or the Bond.

6. Count II (Declaratory Judgment) of the First Amended Complaint is hereby dismissed with prejudice as moot.

7. All parties shall bear their own costs and fees.

IT IS SO ORDERED:



Jose L. Linares, U.S.D.J.